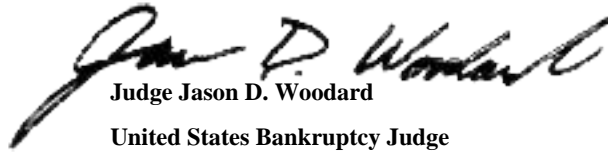

SO ORDERED,




Judge Jason D. Woodard
United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE:
FREDERICK J. HAMER
SHERITA D. HAMER**

CASE NUMBER 21-11625-JDW

AGREED ORDER

THIS MATTER came on ~~for hearing before the Court on~~ the Objection to Confirmation [Docket # 19] filed by 21st Mortgage Corporation ("21st Mortgage") and the parties having (JDW) announced agreement as to the disputed issues between them, and the Court ~~being fully advised in the premises~~, does hereby find and Order as follows:

THAT 21st Mortgage's Objection is hereby sustained.

THAT the Debtors' plan is hereby amended to include the pre-petition arrearage of 21st Mortgage in the amount of \$6,686.03 and the post-petition arrearage of 21st Mortgage in the total amount of \$5,167.14 (post-petition for the months of September, 2021 through April, 2022 plus attorney fees of \$400.00) which amount shall be paid to 21st Mortgage over the remaining term of the Plan and the Plan is hereby amended accordingly. The Plan shall also treat the claim of 21st Mortgage as fully secured and payments through the Plan shall continue consistent with the terms of the promissory note. The Chapter 13 Trustee shall amend the wage order as needed to comply with the terms of this Agreed Order.

THAT beginning with the May, 2022 payment, the Debtors shall pay the trustee their monthly payment for 21st Mortgage in the amount of \$582.05 (which includes escrow as of the date

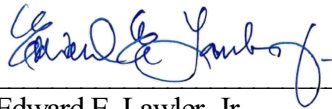
hereof).

THAT should the Debtors become sixty (60) days delinquent in future payments to 21st Mortgage beginning with the May, 2022 payment, 21st Mortgage will give notice of such fact to the Debtors, with a copy to Debtors' attorney and the Trustee. If, within ten (10) days of such notice, the Debtors fails to cure the default, the automatic stay shall immediately terminate as to 21st Mortgage's collateral, and 21st Mortgage's collateral will be automatically abandoned from the bankruptcy estate, all without further order of the Court. In connection herewith, 21st Mortgage is not required to give more than two (2) notices of any default by the Debtors within a one (1)-year period from the date of this Agreed Order.

THAT the stay provisions of Rules 4001 and 7062 of the Federal Rules of Bankruptcy Procedure shall not apply to the provisions of this order.

#END OF ORDER#

AGREED AND APPROVED:



Edward E. Lawler, Jr.
Attorney for 21st Mortgage

/s/ Robert Gambrell

Robert Gambrell
Attorney for Debtors

/s/ W. Jeffrey Collier

Locke D. Barkley
Chapter 13 Trustee

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE:
FREDERICK J. HAMER
SHERITA D. HAMER**

CASE NUMBER 21-11625-JDW

Movant's attorney: Edward E. Lawler, Jr.
Mississippi Bar No. 1095
Post Office Box 2488
Ridgeland, MS 39158-2488
(601) 572-8778
email: elawler@mckaylawler.com

Debtor's attorney: Robert Gambrell
Mississippi Bar No. 4409
Gambrell & Associates, PLLC
101 Ricky D Britt Blvd, Ste 3
Oxford, MS 38655
(662) 281-8800
Email: rg@ms-bankruptcy.com

Trustee: Locke D. Barkley
Chapter 13 Trustee
Northern District of Mississippi
6360 I-55 North, Suite 140
Jackson MS 39211
(601) 355-6661
Email: orders@barkley13.com